1029.c

The VVorth of a Peny,

OR,

A Caution to keep Money.

With the causes of the scarcity and misery of the want thereof, in these hard and merciless Times:

As also how to save it, in our Diet, Apparel, Recreations, &c.

And also what honest Courses men in want may take to live.

By *HENRY PEACHAM* Mr. of Arts, sometime of *Trinity* Colledge *Cambridge*.

Now newly reprinted according to Order, and made more publick than heretofore: with some Additions of Notes in the Margin; and the Greek and Latin Sentences Englished. Now last of all, are added some grave Sentences, with many learned Observations, in a different Letter from the former: Printed this 17. th. of *May*, 1667.

LONDON:

Printed by *S. Griffin*, for *Willam Lee*, formerly living at the Turks-head in *Fleetstreet*: And now dwelling next to the Kings-head Tavern in *Chancery-Lane*, near *Fleetstreet*, 1667.

To the every way deſerving and worthy Gentleman, Mr. *Richard Gipps*, eldeſt Son unto Mr. *Richard Gipps*, one of the Iudges of the Court of *Guild-Hall*, in the City of *LONDON*.

SIR,

WHen I had finiſhed this diſcourſe of The Worth of a Penny, or, A Caution to keep Money; and bethinking my ſelf unto whom I ſhould offer the Dedication, none came more opportunely into my thought than your ſelf; for I imagined, if I ſhould Dedicate the ſame unto any penurious or miſerable-minded man, it would make him worſe, and be more uncharitable and illiberal; if unto a bountiful and free-minded Patrone, I ſhould teach him to hold his hand, and againſt his nature make him a Miſer. I, to avoid either, made choice of your ſelf, who being yet unmarried, walk alone by your ſelf, having neither occaſion of the one, nor the other; Beſide, you have travelled France and Italy, and, I hope, have learned Thriſt in thoſe places, and underſtand what a Vertue Parſimony is; for want whereof, how many young Heirs in England, have gallop'd through their Eſtates before they have been thirty? Laſtly, my

obligation is ſo much to your learned and good Father, and for goodneſs your incomparable Mother, that I ſhould ever have thought the worſe of my ſelf, if I had not (Cùm tota mea ſupellex ſit chartacea, *as* Eraſmus *ſaith*) *expreſſed my duty and hearty love unto you one way or other,*

Whoſe in all ſervice

I am truly

Hen. Peacham.

Some Books Printed for, and to be ſold by William Lee.

Plutarch's Lives, with the new Lives added, 1657.
Mr. *Leigh's* Body of Divinity.
His Annotations on the New-Teſtament.
Lord *Bacon's Reſuſcitatio*, being his laſt Work, 1661.
Lord *Cokes* 11. Parts, Engliſh.
Bulſtrod's Reports, three Parts.
Lane's Reports.
Winche's Reports.
Leonard's Reports 2d. Part.
Special and ſelected Law Caſes.
Bracton.
Weſt Precedents, 1ſt. Part.
Shephard's Touchſtone of common Aſſurances.
Judges Arguments of Ship-money.
Crumpton's Juriſdiction of Courts.
Britton.
Tratman's Abridgment of Lord *Cokes* Reports.
White, in praiſe of the Law.
Clark's Vade mecum.
Youth's Behaviour.

The Worth of a Penny:

OR, A

Caution to keep Money.

THe Ambaſſador of *Mulley Hamet Sheck* King of *Morocco*, when he was in *England*, not many years ſince, ſaid on a time, ſitting at dinner at his Houſe at *Woodſtreet*, He thought verily that *Algiers* was four times as rich as *London*: An Engliſh Merchant replyed, that he thought not ſo, but that *London* was far richer than that; and for plenty, *London* might compare with *Jeruſalem* in the peaceful dayes of *Solomon*. For my part, I believed neither; eſpecially the Merchant; for, in the time of *Solomon*, Silver was as plentiful in *Jeruſalem*, as Stones in the Street; but with us, Stones are in far more abundance; when in every Street in *London* you may walk over five thouſand Load ere you will find a ſingle penny. Again, the general complaint & murmur throughout the Kingdom, of the ſcarcity and want of money, argues, that we fall far ſhort of that plenty, which the Merchant imagined.

And, one time, I began to bethink my ſelf, and to look into the cauſes of our want, and this general ſcarcity; and I found them manifold. Firſt, ſome men, who by their wits or induſtry (or both), have ſcrued and wound themſelves into vaſte Eſtates, and gathered thouſands, like the Griffons of *Bactria*; when they have met with a gold Mine, ſo brood over, and watch it day and night, that it is impoſſible for Charity to be regarded, Virtue rewarded, or Neceſſity relieved: & this we know to have been the ruine, not only of ſuch private perſons themſelves, but of whole Eſtates and Kingdoms. That I may inſtance one for many: *Conſtantinople* was taken by the Turk, when the Citizens abounding with wealth and Money, would

not part with a penny in the common neceſſity; no, not for the repair of their battered Walls, or the levying of Souldiers to defend them.

Another ſort doat upon the ſtamp of their money, and the bright luſtre of their Gold, and rather than they will ſuffer it to ſee the light, will hide it in Hills, old Walls, Thatch or Tiles of their Houſes, Tree-roots, and ſuch places; as, not many years ſince, at *Wainfleet* in *Lincolnſhire*, there was found in digging of a Backſide to ſow Hemp in, an old ruſty Helmet of Iron, rammed in full of pieces of Gold, with the Picture and Arms of King *Henry* the firſt (*a*); and Money thus hid, the Owners ſeldom or never meet withal again, being many times prevented by ſudden death, loſt by casualty, or their forgetfulneſs.

a *Helmets eaten through with their own ruſts, have been found filled with moneys of ancient inſcription.*

Mounſieur *Gaulart* a great man of *France* (though none of the wiſeſt) in the times of the Civil Wars, buried ſome two thouſand Crowns a mile or two from his Houſe, in an open fallow field; and that he might know the place again, took his mark from the ſpire of a ſteeple that was right againſt the place: the Wars being ended, he came with a friend of his, as near the place as he could gheſs, to look for his money, which he not finding, and wondering what the reaſon ſhould be, after (in the circumference) he had gone about the ſteeple, (being right againſt it, which way ſoever he went) quoth he, to his friend, is there no cheating knave (think you) in the ſteeple, that turns it about, intending to cheat me of my money, imagining that it went round, and himſelf ſtood ſtill (*b*), as *Copernicus* did of the Globe of the Earth.

Indeed, much Mony and Treaſure, in former times, as in the invaſions of the *Saxons*, *Danes*, and *Normans* here with us, and of others in other places, hath been this way beſtowed (*c*), and for this reaſon in ſuch troubleſome times become ſcarce for whole Ages after: but this is no cauſe of want of mony in our times, wherein it is true we have little money to hide, yet there are not wanting among us, thoſe *Monedulæ*, or Money-hiding

b *About thirty and five years ſince, not far from Dunſtable many pieces of Silver were taken up, which the plow had thrown upon the edge of the Furrow: Being examined, they were found to be Silver, with the Impreſſion of* Cæſar *on them, Mr.* John Selden *much valued them for their Antiquity, ſome of them having been ſtamped (as he ſaid) above nine hundred, and ſome a thouſand years.*

c *It is conceived many great ſums of money, are ſtill under ground, which were buried there during the heat of the late unnatural War.*

Daws;

Daws; who repine and envy, that either King, or Countrey ſhould be one penny better (yea even in the greateſt extremity) for what they have conveyed into their holes. And moſt true it is, that Money ſo heaped up in Cheſts, and odd Corners, is like (as one ſaith) unto dung, which while it lieth upon an heap doth no good, but diſperſed and caſt abroad, maketh fields fruitful. Hence *Ariſtotle* concludeth, that the Prodigal man is more beneficial to, and deſerveth better of his Countrey, than the Covetous Miſer; every Trade and Vocation fareth the better for him, as the Tailor, Haberdaſher, Vintner, Shoomaker, Sempeſter, Hoſtler, and the like.

The Covetous perſon is acquainted with none of theſe, for inſtead of Sattin, he ſuits himſelf with Sacken; he trembles as he paſſeth by a Tavern door, to hear a Reckoning of 8.s. ſent up into the *Half-moon*, for Wine, Oyſters, and Faggots: for his own natural drink (you muſt know) is between that the Frogs drink, and a kind of pitiful ſmall Beer (*a*), too bad to be drunk, and ſomewhat too good to drive a Water-mill: the Haberdaſher gets as little by him, as he did by an old acquaintance of mine, by *Linne* in *Norfolk*, who, when he had worn a Hat eight and thirty years, would have petitioned the Parliament againſt Haberdaſhers, for abuſing the Country in waking their Ware ſo ſlight: for the Shoo-maker, he hath as little to do with him, as ever *Tom Coryat* had: for Sempſters (it is true) that he loves their faces better than their faſhion: for Plays, if he read but their Titles upon a Poſt, he hath enough. Ordinaries he knows no one, ſave ſome of three pence in *Black-horſe* Alley, and ſuch places. For Tapſters, and Hoſtlers, they hate him as Hell, as not ſeeing a mote in his Cup once in ſeven years. This miſerable Maſter ſupped his man and himſelf at the Inne with a quart of milk.

(*a*) Scar *beer brewed with broom in the Low-Countreys at a penny farthing the Gallon, is much like it.*

Another cauſe of ſcarcity and want of Money, are peaceful times, the Nurſes of pride and idleneſs, wherein people increaſe yet hardly get employment: thoſe of the richer and abler ſort give themſelves to obſerve and follow every faſhion, as what an infinite ſum of money yearly goeth out of this Kingdom into forreign parts, for the fuel of our faſhionable pride? Let me hereto add the multitude of Strangers that daily come over into our warmer Soil, (as the Cranes in Winter betake themſelves to *Egypt*); where having inriched themſelves through

our

our folly and pride, return, and purchase great Estates in their own Countreys, enhauncing there our Moneys to a higher rates (*a*); to their excessive gain, and the impoverishing our people of *England*. Let me add hereto, besides the great sums of Money, and many other great and rich gifts, which have been formerly conferred upon Strangers, which how they have deserved, I know not; some, I am sure, like Snakes taken up, and having gotten warmth from the Royal Fire, have been ready to hisse at, and sting (as much as in them lieth), both their finders and their founders.

(a) *The English gold being at a higher value beyond the Seas, than in our own Nation, is a great cause of the transportation of it.*

Again, there is an indisposition of many men to part with money in these tickle times, being desirous, if the worst should happen, to have their friends about them, as Sir *Thomas Moor* said, filling his pockets with gold, when he was carried to the Tower.

There is likewise, almost a sensible decay of Trade and Traffick, which being not so frequent, as heretofore, by reason (as some would have it) the Seas are now more pestered with Pirats, than in times past; the *Receit of Custom*, like the stomach, wanting the accustomed nourishment, is constrained to suck it from the neighbour Veins, to the ill disposition, and weakening of the whole Body.

Now much gold is conveyed thither in every Fleet.

They are no few or small sums, which in pieces of Eight are carried over to the *East-Indies*, no doubt to the great profit, and enriching of some in particular, but whether of the whole Kingdom in general, or not, I know not. What hurt our late questioned Patentees (in Latin, *Hirudines*) have done to the common body, in sucking and drawing forth even the very life-blood from it, we know daily, and more we shall know shortly; I wish some of the craftiest, and most dangerous amongst them might be singled out for examples; remembring that of *Tacitus*; *Pœna ad paucos, timor ad multos.*

The punishment to few, but the terror to many.

All people complain generally (as I have said) of the want of Money, which like an Epidemical disease, hath over-run the whole Land: the City hath little trading (*which is the Mother of Mony*) *for he who buyes and sells, feels not what he spends*: Country Farmers complain of their Rents yearly raised, especially by their Catholick Landlords, which in times past have been

accounted

accounted the best, though now the case is altered, (and easily may the reason be ghessed) yet can find no utterance for their Commodities, or must sell them at under rates. Scholars without Money, get neither Patrons nor Preferment, Mechanick Artists no work, and the like of other Professions.

One very well compared worldly wealth, or money, unto a Football: some few nimble-heeled and headed run quite away with it, when the most are only lookers on, and cannot get a kick at it in all their lives.

Go but among the Usurers in their Walks in *Moor-Fields*, and see if you can borrow an hundred pounds of any of them, without a treble security, with the use, one way or other doubled; and as yourself, so must your estate be particularly known. A pleasant Fellow came, not long since, to one of them, and desired him that he would lend him fifty pounds: quoth the Usurer, My Friend, I know you not. For that reason only, I would borrow the money of you, said the other; for if you knew me, I am sure you would not lend me a penny.

A Country Tenant meeting with his miserable Landlord in the Term-time, did offer him the courtesie of a pint of Sack, to whom the Landlord said, be a good Husband, and save one six. pence, and give me the other, and I will take it as kindly, as if you had spent the whole twelve pence.

Another meets a Creditour of his in *Fleet-street*, who seeing his old Debtor, Oh Master *A.* quoth he, you are met in good time, you know there is money between us, and hath been a long time, and now it is become a scarce commodity. It is true, Sir, quoth the other, for, (he looking down upon the Stones that were between) in good faith I see none: and this was all the Citizen could get at that time, but afterwards he was well satisfied.

Whom would it not vex, to be indebted to many of your Shop-keepers! who, though they have had their Bills truly paid them, for many years together; yet upon the smallest distaste of apetty mistake in reckoning, or some remnant behind, are called upon, openly railed at, by their impudent and clamorous wives insulted over, and lastly arrested; which should, methinks, teach every young Fashion-monger, either to keep himself out of debt, or money in his purse, to provide *Cerberus* a sop.

Another misery, proceeding from the want of Money, is, that when it is due unto you by your own labor or desert, from some rich, miserable, or powerful man or other, by long waiting day by day; yea, hourly attendance at his House or Lodging, you not only lose your time and opportunity of getting it elsewhere;

where, and when all is done, to be paid after five in the hundred, in his countenance, or else fair and candid promises which will inrich you straight, *Promissis dives quilibet esse potest*. If words and promises would pass for coin, there would be no man poor. And some men there are of that currish and inhumane nature, whom if you shall importune through urgent necessity, then are you in danger to lose both your monies, and their favours for ever.

Would you prefer and place your Son in the University? Let him deserve never so well, as being an able and ready Grammarian, yea, Captain of his form, you shall very hardly prefer him, without great friends joyned with your great purse; for those just and charitable times, wherein desert seldom went without its due, are gone; the like I may say of the City, where, if the Trade be any thing like, you cannot place your Sonne under threescore or an hundred pounds, though by nature he were (as many are) made for the same, and of wit and capacity never so pregnant.

Or have you a Daughter, by birth well descended, vertuous, chaste, fair, and comely, indued with the best commendable qualities, that may be required in a young, beautiful and modest maid, if you have not been in your life time thrifty, to provide her a portion, she may live till she be as old as *Creusa*, or the Nurse of *Æneas*, ere you shall get her a good match.

Nam genus & formam Regina pecunia donat.

Money's a Queen, that doth bestow,
Beauty and Birth, to High and Low,

is as true as old: Hence the Dutch hath a proverb, that *Gentility and fair Looks, buy nothing in the Market*.

If you happen to be sick or ill, if your purse hath been lately purged, the Doctor is not at leisure to visit you, yea, hardly your neighbours, and familiar friends; but unto monied and rich men, they fly as Bees to the willow palms; and many times, they have the judgement of so many, that the sick is in more danger of them, than his disease.

A good and painful Scholar, having lately taken his Orders, shall be hardly able to open a Church door without a golden key,

key, when he ſhould ring his bells; hence it cometh to paſs, that ſo many of our prime wits run over-ſea to ſeek their fortunes, and prove ſuch Vipers to their Mother-Country.

Have you but an ordinary ſuit in Law, let your Cauſe or Caſe benever ſo plain or juſt, if you want wherewith to maintain it, and, as it were, ever and anon to water it at the root, it will quickly wither and dy; I confeſſe, friends may do much to promote it, and may prevail, by their powerful aſſiſtance in the proſecution, as by the following Story appears.

There was of late years in *France*, a marvellous fair and goodly Lady, whoſe Husband being impriſoned for debt, or ſomething elſe, was conſtrained to be his Solicitor, and in her own perſon to follow his Suit in Law, through almoſt all the Courts in *Paris*, and indeed through her favour, gat extraordinary favour among the Lawyers and Courtiers, and almoſt a final diſpatch of all her buſineſs, only ſhe wanted the Kings hand (who was *Henry* the fourth of famous memory): He, as he was noble, witty, and an underſtanding Prince, underſtanding how well ſhe had ſped (her Suit being in the opinion of moſt men deſperate or oft) told her, that for his part he would willingly ſign her Petition; withall, he asked how her Husband did, and bad her from himſelf to tell him, *That, had he not pitcht upon his Horns, he had utterly been ſpoiled and cruſht.* So that hereby was the old Proverb verified: *A Friend in Court is better than a Penny in the Purſe:* But as Friends goe now adayes, I had rather ſeek for them in my Purſe, than in the Court, and I believe many Courtiers are of my mind. Again, to teach every one to make much of, and to keep money when he hath it; let him ſeriouſly think with himſelf, what a miſery it is, and how hard a matter to borrow it, and moſt true it is, that one ſaith,

Semper comitem æris alieni eſſe miſeriam.

That Miſery is ever the Companion of borrowed Money.

Hereby a man is made cheap, and undervalued, deſpiſed, deferred, miſtruſted, and oftentimes flatly denyed. Beſide, upon the leaſt occaſion, upbraided therewith in company, and among friends; and ſometime neceſſity drives men, to be be-

holden to such, as at another time they would scorn to be, wherein the old saying is verified:

Miserum est debere cui nolis.

A miserable thing it is to owe money to him, to whom thou wouldest not.

They need no go by-mas, but are strict proof.

And, on the contrary, how bold, confident, merry, lively, and ever in humour are monied men (*for being out of debt, they are out of danger*)? they go where they list, they wear what they list, they eat and drink what they list, and as their mindes, so their bodies are free; they fear no City-Serjeant, Court-Marshall-man, or Country-Bailiff; nor are they followed or dogged home to their Ordinaries and Lodgings, by City-shopkeepers, and other Creditors, but they come to their Houses and Shops, where they are bidden welcome; and if a stool be fetcht into the Shop it is an extraordinary favour, because all passers-by take notice of it: and these men can bring their Wives or Friends to see in Court the King and Queen at Dinner, or to see a Mask, by the means of some eminent man of the Guard, or the Carpenter that made the Scaffold.

The Common and Ordinary causes why men are poor and want Money.

The blessing of God upon the posterity of the industrious and contented.

THere must, by the Divine Providence, in the Body of a Common-wealth, be as well poor as rich, even as an humane Body cannot subsist without hands and feet to labour, and walk about to provide for other members, the rich being the Belly, which devour all, yet do no part of the work: but the cause of every mans poverty is not one and the same. Some are poor by condition, and content with their Calling; neither seek, nor can work themselves into better Fortune; yet God raiseth up as by Miracle, the Children and Posterity of these, oftentimes to possess the most eminent Places either in Church or Common-wealth, as to become Arch-bishops, Bishops, Judges, Commanders, Generals in the Field, Secretaries of State, States-men, and the like, so that it proveth not ever true which *Martial* saith,

Pau-per

Pauper eris ſemper, ſi pauper es, Æmiliane.

If poor thou beeſt, poor thou ſhalt ever be,
Æmilianus, I aſſure thee.

Of this condition are the greateſt number in every Kingdom. Others there are, who have poſſeſſed great Eſtates, but thoſe Eſtates, (as I have ſeen and known it in ſome Families, and not far from the City) have not thrived or continued, as gotten, by oppreſſion, deceit, uſury, and the like, which commonly laſteth not to the third Generation, according to the old ſaying,

De male quæſitis vix gaudet tertius hæres.

The Grand-child ſeldom is the Heir,
Of Goods that evil gotten are.

Others come to want and miſery, and ſpend their fair Eſtates in wayes of vitious living, as upon Drink and Women; for *Bacchus* and *Venus* are inſeparable companions, and he that is familiar with the one, is never a ſtranger to the other. *The King of good Fellows is appointed for the Queen of Beggars.*

Uno namque modo, Vina Venuſque nocent.

In one ſame way, manner, and end,
Both Wine and Women do offend.

Some again live in perpetual want, as being naturally wholly given to idleneſſe, *which turns the edge of Wit, and is the key of Beggery*: Theſe are the Drones of a Common-wealth, who deſerve not to live, *Qui non laborat, non manducet.* He that laboureth not, muſt not eat. *Labour night and day, rather than be burthenſome*, ſaith the Apoſtle *Paul*: both Country, and City ſwarm with theſe kind of people. *The Diligent hand* (ſaith *Solomon*) *ſhall make rich, but the Sluggard ſhall have ſcarcity of Bread.* I remember, when I was in the *Low-Countries*, there were three Souldiers, a Dutchman, a Scot, and an Engliſhman for their miſdemeanors condemned to be hanged: yet their lives were beg'd by three ſeveral men, one a

Bricklayer, that he might help him to make bricks, and carry them to the Wals; the other was a Brewer of *Delft*, who beg'd his man to fetch water, and do other work in the brew-house: now the third was a Gardiner, and desired the third man to help him to work in and dress an Hop-garden: the first two accepted their offers thankfully; this last, the English-man, told his Master in plain terms, his friends never brought him up to gather Hops, but desired to be hanged first, and so he was.

The reasons, why persons of great estates do suddenly consume themselves into nothing.

Others, having had great and fair estates left unto them by friends, and who never knew the pain and care in getting them, have, as one said truly, galloped through them in a very short time: These are such of whom *Solomon* speaketh, *who having Riches, have not the hearts* (or rather the wit) *to use them*: these men, most aptly *Homer* compareth to the Willow-tree, which he cal'ed by a most significant Epither, ὀλεσικαρπος, in Latine, *Frugi-perda*, or Lose-fruit, because the palms of the Willow-tree are no sooner ripe, but blown away with the wind. I remember, in *Queen Elizabeths* time, a wealthy Citizen of *London* left his Son a mighty estate in money; who imagining, he should never be able to spend it, would usually make Ducks and Drakes in the *Thames* with Twelve-pences, as Boyes are wont to do with Tile-sheards, and Oyster-shels, and in the end he grew to that extream want, that he was fain to beg or borrow six pence, having many times no more shooes than feet; and sometimes, as the begger said in the Comedy, more feet than shooes.

Who more than he's worth doth spend,
Maketh a Rope his life to end.

Many also there are, who having been born to fair Estates, have quite undone themselves by marriage, and that after a twofold manner; First, by matching themselves without advice of Parents or Friends in heat of Youth, unto proud, foolish, and leight Housewives, or such perfect Linguists, that one were better to take his diet in * Hell, than his dinner at home: And this is the reason, so many of their Husbands travel beyond the Seas, or at home go from Town to Town, from Tavern to Tavern, to look for company; and, in a word, to spend any thing, to live any where, save at home in their own houses.

* *A place near to* Westminster-hall, *where very good meat is dressed all the Term-time.*

Others there are again, who match themselves for a little handsome-

handſomeneſſe, and eye-pleaſing beauty, (which ſo ſoon as poverty cometh in at the door, it leapeth out at the window) unto very mean and poor kindred, and ſometimes drawn in hereto by broken knaves, neceſſitous parents, who are glad to meet with ſuch, that they may ſerve them as props to uphold their decaying and ruinous families; and theſe poor ſilly young Birds, are commonly caught up before they be fledge, and pulled bare before ever they knew they had feathers; for their Fathers-in-law, or ſome near of the Kin, as ſoon as they have ſeen one and twenty, have ſo belim'd them in Bonds, that they ſhall hardly, as long as they live, be able to fly over ten Acres of that Land their Friends left them.

A Knight of eight or ten thouſand pounds Land by the year, doated upon a poor Ale-wives Daughter, and made her a Lady: it cannot be denied, but women of the meaneſt condition, may make good wives, ſince *Paupertas non eſt vitium*, Poverty is no vice; but herein is the danger, that when their Husbands, in a ſhort time, having, as it were, taken a ſurfeit of their beauties, and finding their error, they begin (as I have known many) to contemn them, and fly abroad, doat upon others, and deviſe all the wayes they can (being grown deſperate) to give or ſell all that they have: beſides, ſuch poor ones oftentimes prove ſo impious and proud, as that they make no conſcience to abuſe, inſult over, and make ſilly fools of their Husbands, as by letting and diſpoſing of his Lands, gathering up his Rents, putting away, and entertaining what Servants they liſt; to verifie that old Verſe,

Aſperius nihil eſt humili, cum ſurgit in altum.

There's nothing more perverſe and proud than ſhe,
Who is to wealth advanc'd from beggery.

An Italian Earl, about *Naples*, of a hundred thouſand crowns by the year in eſtate, married a common Landreſs: whereupon the old *Paſquin* (an Image of Stone in *Rome*) the next *Sunday* morning, or ſhortly after, had a foul and moſt filthy Shirt put upon his back, and this tart Libel beneath; *Paſquin, how now? a foul Shirt upon a Sunday?* The *Repoſto*, or anſwer in *Paſ-*

quin's

quin's behalf was; *I cannot help it, my Laundreſſe is made a Counteſſe.* Beſides, another inconvenience is, that beſides the calling of his wit and judgment into queſtion, he draws unto him ſo many leaches, and down-drawers upon his Eſtate, as his Wife hath neceſſitous friends and kindred: but they that thus marry, are commonly ſuch young men as are left to themſelves; their Parents, Overſeers, or faithfulleſt Friends, being either dead or far from them.

Nil ait eſſe prius, melius nil, cœlibe vita.

Others, not affecting Marriage at all, live (as they ſay) upon the Commons, unto whom it is death, to be put into the Several; but ſpend what they have altogether in irregular courſes of life, and in change of Houſes and Lodgings, entertainment of new acquaintance, making great feaſts in Taverns, Invitations, and meetings of their (common) Miſtreſſes, Coach-hire, clothes in faſhion, and the like (who forget that old, but true Proverb,

Follow pleaſure, and pleaſure will fly:
Flee pleaſure, and pleaſure will be nigh.)

beſides the hanging on, and intruſion of ſome neceſſitous paraſites, of whom they ſhall find as much uſe, as of water in their boots. And it is well ſaid of one, that *he that overmuch ſtudies his own Contentment, ever wanteth it.*

There are others again of overgood, free natures and diſpoſitions, who are eaſily fetch'd and drawn in by decayed and crafty knaves (I call them no better) to enter into Bonds, and to paſs their words for their old debts, and engagements; and this they are wrought to do in Taverns, in their cups & merriment, at Ordinaries, and the like places. I would have in the faireſt Room of one of theſe Houſes, the Emblem of a gallant young Heir, creeping in at the great end of a hunters horne with eaſe, but cruelly pinch'd at the coming forth at the ſmall end, a Fool ſtanding not far off, laughing at him: and theſe be thoſe Fools who will be ſo eaſily bound, and paſs their words in their drink.

The old Emblem of Suretiſhip.

Facilis deſcenſus Averni, Sed revocare gradum,——

'Tis eaſie into Hell to fall,
But to come back from thence is all.

It is eaſy ſlipping in, but the return and getting out is full of difficulty.

Infinite

Infinite also are the casualties that are incident to the life of man, whereby he may fall into poverty, as misfortune by fire, loss at sea, robbery and theft on land, wounds, lameness, sickness, &c.

Many run out of great estates, and have undone themselves by over-sumptuous Buildings, above and beyond their means and estates. *For he that builds a fair house without good counsel builds himself to prison, it being a sweet impoverishment.*

Others, have been undone by careless and thriftless servants, such as waste and consume their masters goods, (*for there is a great deal saved where a little is spent*) neither saving nor mending what is amiss, but whatsoever they are intrusted withall, they suffer to be spoil'd and to run to ruine. For, *Qui modica spernit, paulatim defluit*: He that despiseth small things, falls by little and little, saith the Wiseman.

Some, (yea a great many) have brought themselves to beggery by play and gaming, as never lying out of Ordinaries, and Dicing-houses; which places, like Quick-sands, so suddenly sink and swallow them, that hardly you shall ever see their heads appear any more: *And so by these idle practices turn the edge of their Wit.*

Others (and great ones too) affect unprofitable, yea, and impossible inventions, and practises, as the Philosophers Stone, the Adamantine Alphabet, the Discovery of that new World in the Moon, by those new-devised perspective Glasses (far excelling, they say, those of *Galilæus*) sundry kinds of useless wilde-fire, Water-works, Extractions, Distillations, and the like.

If any would be taught the true use of money, let him travel into *Italy*; for the *Italian* (the Florentine especially) is able to teach all the world thrift. For, *Italy* being devided into many Principalities & Provinces, & all very fertile, the Inhabitants are many, (and, by reason of often differences amongst them, apt to take up Arms) the people are subject to taxes and impositions; as, in *Florence*, the Duke hath a Custom at the Gates, even out of Herbs, that are brought for Sallets and Broaths into the City.

The Symptoms of a Mind dejected and discontent for want of Mony.

HE that wanteth money, is for the most part extreamly melancholick, in every company, or alone by himself,

(*He is a cypher amongst numbers*) especially if the weather be foul, rainy, or cloudy; talk to him of what you will, he will hardly give you the hearing; ask him any questions, he answers you with Monosyllables, as *Tarleton* did one who out-eat him at an Ordinary, as *Yes*, *No*, *That*, *Thanks*, *True*, &c. That Rhetorical passage of *Status translativus*, The State translative, is of great use with him: when he layes the cause of his want upon others, as protesting, This great Lord, that Lady, or Kinsman ows him money, but not a deniere that he can get: he swears, he murmurs against the French, and other strangers, who convey such sums of money out of the Land, besides our Leather-hides, under the colour of Calve-skins, with that he shews you his Boots out at the heels, and wanting mending; he walks with his Arms folded, his Belt without a Sword or Rapier, that perhaps being somewhere in trouble; a Hat without a Band, hanging over his eyes, onely it wears a weather-beaten Fancy, for Fashion sake: he cannot stand still, but like one of the Tower wild Beasts, is still walking from one end of his Room to another, humming out some new Northern tune or other. If he meets with five or ten pieces, happily conferred upon him by the benificence of some noble friend or other, (*although he may carry all his friends on his back*) he is become a new man, and so over-joyed with his fortune, that not one drop of small drink will down with him all that day.

The true Character of an indigent, and discontented Soldat.

The misery of want of Money, in regard of contempt in the World.

WHosoever wanteth mony is ever subject to contempt, and scorn in the world, let him be furnished with never so good gifts, either of body or mind: so that most true it is, that one saith,

Nil habet infœlix paupertas durius in se
Quàm quòd ridiculos homines facit——

Nothing there is more hard in penury,
Than that it makes men so despis'd to be.

The worst property that poverty hath, it maketh men ridiculous and scorn'd: but oftentimes of such as are more to be contemned themselves,

themſelves, in regard either of their ignorance or vitious living, or uſeleſs company: if we do but look back into better and wiſer Ages, we ſhall find Poverty ſimply in it ſelf, never to have been (as now adays, in this laſt and worſt act of time) eſteemed a Vice, and ſo loathſome as many would have it; it having bin the Badge of Religion and Piety in the primitive times ſince Chriſt; and of Wiſdom and Contempt of the World, among the wiſeſt Philoſophers, long before. But, *Tempora mutantur*, The times are chang'd. And in theſe times we may ſay with the Wiſe man, *My Son, better it is to die than be poor*: for now Money is the Worlds god, and the Card which the Devil turns up trump to win the Set withal; for it gives, birth, beauty, honour, and credit, and the moſt think it conferreth wiſdome to every poſſeſſor, *Pecuniæ omnia obediunt*: All things obey Money: hence it is ſo admired, that millions venture both ſoul and bodies, for the poſſeſſion of it.

Mony the god of the World, and the Devils trump Card.

But there is a worſe effect of Poverty, than that it maketh men diſſolute and vitious: ſo that Debters are ſaid to be Liers.

Oh mala paupertas, vitii ſceleriſque miniſtra!

O wretched poverty a Bawd,
To every wickedneſs and fraud.

Saith *M. Aruan*, it wreſteth and maketh crooked the beſt natures of all, which, were their neceſſities ſupplied, they would rather dy, than do as they ſometimes do, borrow and not be able to pay, to ſpeak untruths to deceive and ſometime to cheat their own fathers and friends. What greater grief can there be to an ingenuous and free ſpirit, who ſitting at a ſuperiours Table, and thought to be neceſſitous, and only to come for a dinner to be placed at the loweſt, to be carved unto of the worſt and firſt cut, as of boil'd beef, brawn, and the like; and if the Lady, or looſe bodied Miſtreſs preſents unto him the meat from her trencher, then aſſuredly it is burnt to the body: if he be carved out of a Paſty of Veniſon, it was ſome part that was bruiſed in the carriage, and began to ſtink, yet for all this he muſt be obſequious, endure any jeer, whiſper for his drink, and riſe at the coming in of the *Baſon* and Ewer. To do the which, any generous and true noble ſpirit, had rather (as I am perſwaded) dine

The want of Mony, the occaſion of much contempt, deceit, and wick deeds.

with my Lord Maiors hounds in *Fensbury* Fields.

Another misery, akin to the former, is, what discourse soever is offered at such Tables, the necessitous man, though he can speak more to the purpose than them all, yet he must give them leave to engross all the talk, and though he knows they tell palpable and gross lies, speak the absurdest non-sense, that may be, yet must he be silent, and be held all the while for a *Vau-neant*; let these and the like Examples then be Motives to all to make much of money, to eat their own bread in their houses, and to be beholden as little as may be to any for their meat; for, *Est aliena vivere quadra, miserrimum*, It is most miserable to live on the Trencher of another man.

Endeavour to earn your bread before you eat it.

How necessity and want compelleth to offend both against body and soul.

SEek not death in the error of your lives, (saith the Wiseman) that is, by taking evil courses, to procure unto yourselves untimely ends; as those do, who through extream necessity are constrained to steal, lye, forswear themselves, become cheaters, common harlots, and the like; whereof now adayes, we have too many examples every where, to the hazard of their souls to Hell, and their bodies to the hands of the Executioner.

The Duty of parents to vertuous education to their children.

Hereby we may see, how much it concerns all Parents to give their Children vertuous Education, in the fear of God, and to employ them betimes in honest vocations, whereby they may be armed against want and ill courses. And doubtless many (yea too many) Parents have been, and are, herein much to blame; who, when they have given their Children a little breeding and bringing up, till about twelve or fourteen years of age, they forsake them, and send them out into the wide world, to shift for themselves, to sink or swim, without Trades or Portions provided: so they be rid of a charge, what care they? hence we see so many young men and women come to untimely ends, who living, might have been comforts to their Friends and Parents, and proved good members in the Common-wealth.

Some years since, I saw one Master Ward, *one of the deanchedst men of that age, much known by the name of* Damme Ward, *and being*

being in Newgate, *it was reported, that he did drink a Health to the Devil, but being at* Tiburn, *at his Execution did ſpeak ſhort, beginning thus, A man of an ill name is half-hanged, ſaying, he was in his youth brought up a Gentleman, at the charge of his Fathers Brother, but his Unkle dying, his maintainance failed: wiſhing all Parents to beware how they breed their Children above their means, and without a Calling; much blaming his Unkles fondneſs: denying the drinking of ſuch a Health, ſaying, he was thus forc'd to live by his ſword; confeſt his Fact; and ſo was Executed.*

I ſpake before of idle perſons, whom Saint *Paul* denieth to eat: which are the Drones of a Common-wealth, not to be pitied, whom *Homer* prettily deſcribeth.

Of Frugality or Parſimony, what it is; and of the Effects thereof.

HAving already ſhewed you the miſery of want, from the want of Mony, let me give you a preſervative againſt that want, from the nature and effects of thrift, which if not obſerv'd and lookt to, he ſhall live in perpetual want. And indeed next to the ſerving of God, it is the firſt we ought, even from children, to learn in the world: ſome men are thrifty and ſparing by nature; yea ſaving even in trifles; as *Charles* the firſt was ſo naturally ſparing that if a point from his hoſe had broken, he would have tied the ſame upon a knot, and made it to ſerve again.

Others again are thrifty in ſmall matters, but laviſh and prodigal in great: theſe, we ſay, are *Penny wiſe and pound fooliſh.* Many great Ladies, and our great Dames are ſubject to this diſeaſe. *The diſeaſe of many Ladies, and ſome Gentlewomen.*

Others having had long experience in the world, and having been bitten with want (through their unthriftineſs, when they were young) have proved very good husbands at the laſt.

Others again there be, who cloak their miſerable baſeneſſe under the pretence of thrift: as, one would endure none of his family to eat butter with an egg, but himſelf, becauſe it was ſold for five pence the pound.

The definition of Frugality or Thrift.

FRugality is a vertue which holdeth her own, layeth out or expendeth profitably, avoideth unneceſſary expences, much buying, riot, borrowing, lending, ſuperfluous buildings and the

like: yet can ſpend in a moderate way as occaſion and reaſon ſhall require; as *That groat is well ſpent that ſaveth a ſhilling.*

Many years ſince a very aged Gentleman, having bought Wares of a Citizen in London; *the Maſter ſends a young Boy his Apprentice to carry the Goods with the ſaid party; the old Gentleman gave the Boy a ſingle Penny, ſaying, I give thee but this ſmall piece of money, but I will give thee good Counſel; that when thy Maſters more liberal Cuſtomers have given thee to the value of one ſhilling, then ſpend but one penny, and when it increaſeth to two ſhillings, ſpend two pence, and keep thy money, ſpending thus ſparingly, and thou maiſt be a rich man, many years after my death: The Boy, obſerving this Rule, did make his penny, with diligence and a ſmall portion, up to thouſands of pounds.*

It is a vertue very near allied to liberality, and hath the ſame extreams; for as liberality is oppoſite to covetouſneſs; ſo frugality is more oppoſite to profuſeneſs, or prodigality: *For he that liveth not well one year, ſorroweth for it ſeven years after.*

This vertue is the fountain, or ſpring-head of beneficence and liberality, for none can be bountiful, except they be parſimonious and thrifty. *Bonus Servatius facit bonum Bonifacium*, is an old Monkiſh, (but true) Proverb: *Quod ceſſat reditu ex frugalitate ſuppletur, ex quo velut fonte liberalitas noſtra decurrit; quæ ita tamen temperanda eſt ne nimia profuſione inareſcat.* That which becometh defective in our revenues, is to be ſupplied by thrift, from whence as from a fountain our liberality floweth, which notwithſtanding is ſo to be moderated, that it grow not dry by too much profuſeneſs, ſaith *Seneca.*

The Romans had no dinners but ſuppers; which were about three of the clock in the afternoon.

It avoideth ambitious buildings, pomps, ſhowes, Court-maskings, with exceſſive feaſts and entertainments; as *M. Anthony* ſpent at one ſupper a thouſand wild Boars: *Heliogabalus* had ſerved him up at a ſupper likewiſe, ſix hundred heads of *Oſtriches.*

Vitellius, at one feaſt, had two thouſand Fiſhes, and moſt of ſeveral kinds, beſides ſeven thouſand Fouls.

Many ſuch like feaſts have been made by the Roman Emperours; and ſome ſo exceſſive, that an infinite quantity of bread, meat, and other good victuals (all ſorts of people being ſatisfied) hath been thrown into the River of *Tiber.*

Again, on the other ſide, there are as miſerable *Euclio*'s, and baſe

base penurious slaves, to be found in all parts, yea in every town of a Kingdom: as one, at *Priors-Thorney*, near to *Swasham* in *Norfolk*, made his man pay a penny out of his wages, for a Rope he cut, when he was hanging himself in his barn.

Another, in the spring-time, because the Market should not thrive by him, would make boys climbe trees and search steeples, for all the Crows and Daws they could find, which he lived upon (while they lasted) to save other victuals.

Now there is an αὐταρχεία, or a self-contented sufficiency, which is most pleasing and agreeable to the nature of many men, as *Phocion*, when *Alexander* had sent him a gift of an hundred talents of gold; he sent it back again with this message, That he needed not *Alexanders* money; ἐπιδείξας πλουσιώτερον τὸν δόντος τοσαῦτα, &c. *Thou hast shewed thy self a richer man than the owner himself*; be the words of *Plutarch*. *Shewing he was richer than he that gave it.*

The Derivation of the Word Penny, and of the value and worth thereof.

OUr English Penny consisteth of four farthings, and a farthing is so called from the old Saxon or high Dutch, **Ein viert ding**: that is, a fourth thing, because from the Saxon's time, untill *Edward* the third, the Penny of this Land had a Cross struck so deep into the midst thereof, that you might break out any part of the four to buy what you thought good withall, which was in those times their Farthing.

This word Penny is so called, ἀπὸ τῆς πενίας, that is, Poverty: because for the most part poor people are herewith relieved: the old Saxon's called it **Penig**, the High-dutch **Pfennig**, the Netherlnds **Penninck**: in Italian *Denario*, in Spanish *Dinero*, in Latine *Denarius*, which some fetch from the Chaldean, *Denar*; but some body hath taught the Chaldean to speak Latine: It is indeed derived *A numero denario*, because *Decem asses* made a Penny: or according to *Plutarch*, *A decem æreis*, καὶ τὸ δεκαχάλκιον ἐκαλεῖτο δηνάριον. *Ten small pieces of brass were called a Penny.*

In the Brittish, or Welch, it is **Kenlog**, from being currant, because it goes away faster than other mony; as **Scavernog** is Welch for an Hare, because she runs over the mountains faster, than an ordinary runner in *Wales* can overtake or catch her,

as

as my honeſt friend Maſter *Owen Morgan*, that Country-man once (in good earneſt) told me.

There are ſo many kinds of pence, as there are ſeveral Countries or Nations: our Engliſh penny is a Scottiſh ſhilling; in the time of King *Edward* the firſt, our Engliſh penny, being round and unclipped, was to weigh two and thirty grains of Wheat, taken out of the midſt of the ear; twenty of theſe pence made an ounce, and twelve of theſe ounces made a pound.

There were alſo golden pence, as we may find in *Dydimus Claudius de Analog. Romanorum*: in a word, I might diſcourſe *ad infinitum*, of the variety of pence; as well for the form and ſtamp, as weight and value, though I ſought no further, than among thoſe of our Saxon Kings, but it were needleſs. I will only content my ſelf with our own ordinary penny, and ſtay my Reader a while, upon the not unpleaſant conſideration of the ſimple worth of a ſingle penny, reflecting or looking back as oft as I can and, (as *Pliny* adviſeth) upon my Title.

The ſimple worth of a ſingle Penny.

A Penny, beſtowed in charity upon a poor body, ſhall not want an heavenly reward.

For a penny, you may in the Low-countries, in any market, buy eight ſeveral commodities, as nuts, vinegar, grapes, a little cake, onions, oatmeal, and the like.

A penny beſtowed in a ſmall quantity of *Aniſeed*, *Aqua vitæ*, or the like ſtrong water, may ſave ones life, in a fainting or ſwoun.

At the Apothecaries, you may buy a pennie-worth of any of theſe things following, viz. *Lozenges, for a cold or cough, Juice of Liquoriſh, or Liquoriſh, a Diachilon Plaiſter for an Iſſue, Paracelſus: Oil of Roſes, Oil of Saint* Johns *wort, a pennie-worth of each is good for a ſprain, Syrup-Lettice, to make one ſleep, Jullop, to give a purge, Mithridate, to make you ſweat, if you have taken cold, or good to expell and prevent infection; Diaſcordium; Diacodium, if you cannot ſleep.*

For a penny, you may hear a moſt eloquent Oration upon our Engliſh Kings and Queens, if keeping your hands off, you will ſeriouſly liſten to *David Owen*, who keeps the Monuments in *Weſtminſter*.

Some,

Some, for want of a penny, have been constrained to go from *Westminster* about by *London*-bridge to *Lambeth*; and might say truly, *Defessi sumus ambulando.*

You may have in *Cheap-side*, your penny tripled in the same kind; for you shall have *Penny-Grass*, *Penny-wort*, and *Penny-Royal* for your penny.

For a penny, you may see any Monster, Jackanapes, or those roaring boyes, the Lions.

For a penny, you may have all the news in *England*, and other Countries; of Murders, Floods, Witches, Fires, Tempests, and what not, in the weekly News-books.

For a penny, you may have your horse rubbed and walked, after a long journy; and being at Grass, there are some that will breathe him for nothing.

For a penny, you may buy a fair Cucumber; but not a Breast of Mutton, except it be multiplied.

For a penny, you may buy *Time*, which is precious, yea, and *Thrift* to, if you be a bad Husband.

For a penny, an Hostess, or an Hostler, may buy as much Chalk, as will score up thirty or forty pounds: but how to come by their mony, that let them look to.

For a penny, you may have your Dog worm'd, and so be kept from running mad.

For a penny doubled, a Drunkard may be guarded to his lodging, if his head be light and the evening dark.

For a penny, you shall tell what will happen a year hence (which the Devil himself cannot do) in some Almanack, or other rude Country.

An hard-favoured and ill-bred wench, made penny-white, may (as our times are) prove a gallant Lady.

For a penny, you might have been advanced to that height, that you shall be above the best in the City, yea, the Lord Maior himself; that is, to the top of *Pauls.*

For a penny, a miserable and covetous wretch, that never did or never will bestow penny on a Doctor, or Apothecary for their Physick or advice, may provide a remedy for all diseases, *viz.* a *Halter.*

For a penny, you may buy a dish of Coffee, to quicken your Stomach, and refresh your Spirits.

For a penny, you may buy the hardeſt book in the world, and, which at ſometime or other hath poſed the greateſt Clerks in the Land, *viz.* an Horn-book: the making up of which book imployeth above thirty Trades.

In ſo great eſteem, in former times, have our Engliſh pence been, that they have been carried to *Rome* by Cart-loads.

For a penny you may ſearch among the Rolles, and withall give the Maſter good ſatisfaction: I mean, in a Bakers basket.

For a penny, a Chamber-maid may buy as much Red-oaker, as will ſerve ſeven years for the painting of her Cheeks.

For a penny, the Monarch in a Free-ſchool may provide himſelf of as many Arms, as will keep all his rebellious Subjects in awe.

For a penny, you may walk within one of the faireſt Gardens in the City, and have a Noſegay or two made you of what ſweet flowers you pleaſe, to ſatisfie the Senſe of Smelling.

And for a penny, you may have that ſo uſeful at your Trencher as will ſeaſon your meat, to pleaſe your taſte a moneth.

For a penny, you may buy as much wood of that Tree, which is green all the year, and beareth Red-berries, as will cure any ſhrews tongue, if it be too long for her mouth, *viz.* A Holly-wand.

A penny, may ſave the credit of many, as it did of four or five young * Scholars in *Cambridge*, who going into the Town to break their faſt with puddings, (having ſent to their Colledge for bread and bear) the Hoſteſs brought them twelve puddings broil'd, and finding among themſelves, that they had but eleven pence, they were much troubled about the other penny: they not having any book about them, to lay in pawn for it, quoth one, bolder than the reſt, *Audaces fortuna juvat*; Fortune favours the venturous, and biting off a piece of the puddings end, by wonderfull luck ſpit out a ſingle penny that paid for it, which, it ſeems, was buried in the oatmeal, or ſpice, ſo that for that time they ſaved their credits. But I will leave this diſcourſe of a Pennie's-worth to their judgments and experience, who, having been troubled with overmuch mony, afterward in no long time, have been fain (after a long dinner with Duke *Humphrey*) to take a nap upon penny-leſſe bench, onely to verifie the old Proverb, *A fool and his money is ſoon parted.*

* *Some of them are yet living in* London.

How

How Money may many waies be ſaved in Diet, Apparel, Recreation, and the like.

AS there are infinite wayes and occaſions of ſpending and laying out money, which were ſuperfluous here to recount, whereof ſome may be well omitted, but others not, except we would want meat, drink, and our apparel, with other external neceſſaries, as horſes, armour, books, and the like; in a word, whatſoever may conduce to our profit or honeſt pleaſure: yet in husbanding our money in all theſe, there is a great deal of caution and diſcretion to be uſed. For moſt true it is, that of all Nations in *Europe*, our Engliſh are the moſt profuſe and careleſs in the way of expence: go into other Countries (eſpecially *Italy*) the greateſt *Magnifico* in *Venice*, will think it no diſgrace to his *Magnificenza* to go to Market, to chooſe and buy his own meat, what him beſt liketh: but we in *England*, ſcorn to do either, ſurfeiting indeed of our plenty, whereof other Countries fall far ſhort. Inſomuch, as I am perſwaded, that our City of *London*, of it ſelf alone, eateth more good Beef and Mutton in one moneth, than all *Spain*, *Italy*, and a part of *France*, in a whole year. If we have a mind to dine at a Tavern, we beſpeak a dinner at all adventure, never demanding or knowing the price thereof till it be eaten: after dinner, there is a certain ſawce brought up by the drawer, called a *Reckoning*, in a Bill as long as a Brokers Inventory. I have known by experience, in ſome Taverns, ſometimes of at leaſt twice, and ſometimes thrice as much as the meat and dreſſing hath been worth: no queſtion but a fair and honeſt gain is to be allowed, in regard of houſe-rent, linnen, attendance of ſervants, and the like; there are without doubt very many Taverns very honeſt and reaſonable, and the uſe of them is neceſſary: For, if a man meets with his friend or acquaintance in the ſtreet, whither ſhould they go, having no friends houſe near to go into, eſpecially in rainy or foul weather, but to a Tavern? where for the expence of a Pint or Quart of Wine, they may have a drie houſe, and room to conferr or write to any friends about buſineſs, but to have in a Bill 8.s. brought up for an ordinary Capon (as my Lord of *Northampton*'s Gentleman had at *Greenwich* in

Many times more is drunk waſtfully in Wine, after a competent dinner, than would pay for two dinners with temperance; and the body ſurfeited.

King *James* his time) 7. or 9.s. for a pair of Soals, four ſhillings for a dozen of Larks, would make a Florentine run out of his wits: how excellently in ſome houſes are there Neats-tongues poudred, when the Reckoning is brought you up? Again, what can be more diſtaſtful to an ingenuous and free ſpirit, than to ſtand to the courteſie of a nimble tongu'd drawer, or his many-ring'd Miſtreſs, whether they or your ſelf ſhall have the diſpoſing of your money. It is no ſmall ſum that our young Gallants might ſave in a year, if they would be wiſe in this reſpect.

Men commonly are very cautious in purchaſing bargains of great value, as buying of Houſes, Horſes, or rich Apparel, or any other Commodity of the like nature; but for ſmall expences, as a penny or two pence at a time that many daily lay out about trivial things, they are altogether regardleſs of; and for the moſt part, thoſe are moſt free in ſpending theſe ſmall ſums, who have nothing elſe to ſpend, when their wives and children are ready to ſtarve. Now a frequent cuſtom of theſe ſmall expences, in a ſhort time, ariſe to a conſiderable ſum: as 1.s. *a day ſpent, cometh to* 18.l. 5.s. *in the year; And* 1.d. *a day to* 1.l. 10.s. 5.d. *in the year: And a man of credit may take up at intereſt* 25.l. *for* 1.d. *a day, being the full uſe of that ſum, after the rate of ſix* per Cent.

Moderation far more cheap and more healthful than abundance.

Beſide, in you own private Houſe or Chamber, a diſh or two, and a good ſtomach for the Sawce, ſhall give you more content, continue your health, and keep your body in better plight, than variety of many diſhes: this pleaſed ever the wiſeſt and beſt men. *Horace* affirmeth him to live healthy and happily; *Cui ſplendet in menſa tenui Salinum*: meaning, by the ſmall and poor Saltſeller, a ſlender and a frugal diet. *Curius* that Noble Roman, a man of marvellous honeſty, temperance and valour, (who overcame the *Samnites*, and *Pyrrhus* himſelf) when the Ambaſſadors of the *Samnites* brought him a vaſt ſum of Gold, they found him ſitting by the fire, and ſeething of Turnips for his dinner, with an earthen diſh in his lap, at which time he gave them this anſwer, I had rather eat in this diſh, and command over them that have gold, than be rich my ſelf. A while after, being accuſed for deceiving the State of money, which he had gotten in his conqueſts and kept to himſelf: he took a ſolemn Oath, that he ſaved no more of all he got, but that one Tree'n, or wooden Barrel, which he had there by him. Marvellous

vellous was the temperance of the Romans in their diet, as also of the Turks at this day, the Italians, and Spaniards: but it is in them natural, not habitual, and by consequnce no vertue, as themselves would have it. For the Inhabitants of hot Countries, have not their digestion so strong, as those under cold climates, whose bodies, by an *Antiperistasis*, or surrounding of the cold, have the natural heat repelled and kept within them. Which is the reason, that the northern Nations are of all other, the greatest eaters and drinkers; and of those, the French say, we of *England* have the best stomachs, and are the greatest Trenchermen of the world, *Les Anglois sont les plus gros mangeurs, de tout la monde*: but they are deceived; those of *Denmark* and *Norway* exceed us, and the Russians them. (*a*) I confess, we haae had, and have yet, some remarkable eaters amongst us, who for a wager would have eaten with the best of them, as *Wolmer* of *Windsor*, and not long since *Wood* of *Kent*, who eat up at one dinner, fourteen green Geese, equal to the old ones in bigness, with sawce of Gooseberries, according as I heard it affirmed to my Lord *Richard* Earl of *Dorset*, at a dinner time at his house at *Knowl* in *Kent*, by one of his Gentlemen, who was an eye witness to the same. But the truth is, that those men live the longest, and are commonly in perfect health, who content themselves with the least and simplest meat, which not only saves the purse, but preserves the body, as we may see in *Lancashire*, *Shropshire*, *Cheshire*, *Yorkeshire*, and other Counties, which are remote from the City; and it is Master *Cambdens* observation in his *Brittania*, *Ut diutius vivant qui vescuntur Lacticiniis*, They commonly are long liv'd, who live by white-meats, as milk, butter (*b*), cheese, curds, and the like. For, *Multa fercula multos morbos gignere*, (*c*) was truly said of S. *Hierom*, as being apt by their sundry and opposite qualities to breed much corruption. How healthful are Scholars in our *Universities*, whose commons are no more than needs must! Neither would I have any man starve himself to save his purse, as an Usurer confessed upon his death-bead, how he was above two hundred pounds indebted to his Belly, for breakfasts, dinners, and suppers, which he had defrauded it of in Term-times at *London*, and in other places, employing his money to other miserable purposes.

The great frugality of the Italians, Spaniards, and Turks.

a Mariot of Grais-Inne, *as great an eater as any of late days, could sometime eat up three or four shillings in mutton at a meal, and other fine meat with it: yet upon his own purse, he often feeding on coarse meats, made six or eightpence serve him a meal.*

b Old Parr *living about one hundred and seventy years, rarely eat any flesh.*

c Many dishes breed many diseases.

Another rich Usurer, who made it his custom every term, to

travel to *London* on foot, in ragged cloaths, and who sometime did beg of the thieves themselves, was so well known, that at the last they took notice of him, and examining his pockets, they found little store of Silver, but a great black pudding, in one end whereof his Gold was. The Usurer pleading hunger, desired the thieves for Gods sake to give him half of it back again, which being granted, and the Usurer finding it to be the wrong end, he desired them to give him some of the fat in the other end to his lean; No, you Rogue, said the thieves, you have had your cut already, you shall not have a crumb more.

Money may be well saved in Travel or in Town; if three or four shall joyn their purses, and provide their diet at the best hand: it is no shame so to do. I have known also some, who have been very skilful in dressing their own diet. *Homer* tells us, that *Achilles* could play the Cook excellently well: and I believe, it were not amisse for our English Travellers so to do in Forreign Countries, for many reasons I have known.

A miserable usurer many dayes together at a Cooks in London, *did agree to have a large misse of pottage about noon, and a draught of small beer, if required, and as many chippings of bread in his pottage as he would put in; paying one penny a day, bring all the feeding he had: if in the winter, the benefit of a fire, and in the Summer a further allowance for small beer.*

And execrable is the miserable and base humor of many, who to save their money will live upon vile and loathsom things, as *Mushroms*, *Snails*, *Frogs*, *Mice*, young *Kitlings*, and the like. In time of extream dearth or famine, people (I confesse) have been driven to look out for whatsoever could nourish, and (as we say) keep life and soul together; yea, and of far worse things than these, as *Josephus* reporteth of the Jews, in that horrible and fearful Famine in *Hierusalem*, at the time of the siege by *Titus* and *Vespatian*, such we blame not: most blameworthy are they, who as it were surfeiting of, or loathing, that abundant plenty of all good and wholsom meats God hath afforded us in this Land, and which by name he hath commended to his people, make these stuff their greatest dainties; as I have known Ladies, who when they have eaten till they could eat no more of all the daintiest dishes at the Table, yet they must eat the legs of their larks, roasted a new in a greasie tallow Candle, and if they carve but a piece of a burnt Claw to any Gentleman at the Table, he must take it as an extraordinary favour from her Ladiship. It were much to be wished, that they were bound to hold them to their diet in a dear year, or a wet spring, when *Frogs* and *Snails* may be had in greatest abundance.

Of Thrift and good Husbandry in Apparel.

YOU must, if you would keep Money in your purse to uphold your credit, at all times, be frugal and thrifty also in your Apparel, not dogging the Fashion, or setting your Tailor on work at the sight of every Mounsieurs new Suit. There is a middle, plain, and decent garb, which is best, and most to be commended: this is commonly affected of the most staied and wisest.

I have observed, that this year, 1667. many that have lost thousands by the late dreadful Fire, both men and women, that have worn the best of cloathing, say, that they wear over their old cloaths again, by altering of them in a plain way. Thousands now have Estates to repair, and therefore must not despise small things, it is good to abridge or take away petty charges, and to stoop to petty gettings; also, a man ought to avoid all charge begun that will continue.

What mony might be saved if we were so wise as the Dutch or Spaniard, who for these two or three hundred years, have kept themselves to one Fashion? But we, the Apes of *Europe*, like *Proteus*, must change our shapes every year, nay, quarter, moneth, and week, as well in our Doublets, Hose, Cloaks, Hats, Bands, Boots, and what not: that Emblem was not unproper, which once I saw in *Antwerp*, which was, a Hee and Shee Fool, turning a double rimmed Wheel upon one Axletree, one on the one side and the other on the other; upon the He-fools Wheel, were the several fashions of mens Apparel; on the other Wheel, of womens; which, with the Revolution of time, went round, and came into the same place, use, and request again; that for the present which was aloft, and followed of all, by and by cast down and despised. I see no reason, why a Frenchman should not imitate our English fashion, as well as we his: What, have the French more wit than we, in fitting cloaths to the Body, or a better invention or way in saving mony in the buying, or making of Apparel? Surely, I think not: it may be our English, when they had to do in *France*, got a humour of affecting their fashions, which they could not shake off since: there is no man ever the warmer, or ever the wiser for a fashion, (so

The commendable Custom of the Dutch and Spaniards in their Apparel.

(ſo far forth as it is a faſhion) but rather the contrary, a fool, for needleſs expence, and ſuffering himſelf to quake for cold; when his cloaths in the faſhion muſt be cut to the skin, his Hat hardly cover his crown, but ſtands upon his Periwig like an Extinguiſher: and we know, by ridiculous experience, every day in the ſtreet, that our Ladies, and their waiting women, will ſtarve and ſhiver in the hardeſt froſt, rather than they will ſuffer their bare Necks and Breaſts to paſſe your eyes unviewed. But ſome will ſay (as I have heard many) there is no man now adayes eſteemed, that follows not the faſhion. Be it ſo: the faſhions of theſe times are very fit to be obſerved, which is, to be deeply indebted to Mercers, Haberdaſhers, Sempſters, Tailors, and other Trades, for the fulfilling of a faſhionable humour, which a thrifty and wiſe man avoideth, accommodating himſelf with apparel fair and ſeemly, for half or a third part of others charge. What makes ſo many of our City-Tailors ariſe to ſo great Eſtates, as ſome of them have, and to build ſo brave houſes, but the faſhion? Silkmen and Mercers to buy ſuch goodly Lordſhips in the Countries, where many times they are choſen high Sheriffs, but the faſhion? And I would fain know of any of our prime Faſhion-mongers, what uſe there is of lac'd Bands, of ſix, ſeven, and eight pound the Band, nay, of forty and fifty pound the Band. Such daubing of Cloaks and Doublets with gold and ſilver Points, of five and eight pound the dozen, to dangle uſually at the knees. *Philopœmon*, a brave Commander among the Græcians (as *Plutarch* reporteth) commanded that all the Gold and Silver which he had taken away from his enemies (which was a very great quantity) ſhould be employed in gilding, inlaying of ſwords, ſadles, bridles, all warlike furniture both for his Men and Horſes. "*For Gold and Silver, worn by* "*Martial men, addeth, ſaith* Plutarch, *Courage and Spirit* "*unto them; but in others effeminacy, or a kind of Womaniſh va-*"*nity. Moderata durant*, Things that are moderate do endure; *Mediocria firma*, Things of mediocrity are firm, were the Motto's of two as grave and great Councellors as were (of their time) in *England*. A Gentleman in a plain cloath Suit well made, may appear in the preſence of the greateſt Prince. The Venetians, as wiſe a people and ſtate as any other

In *Philopœmon.*

other in *Europe*, are bound by the Laws of their Commonwealth, that their upper Garment, (worn within the City) ſhould ever be of plain black: yea, the greateſt Princes go many times the plaineſt in their apparel. *Charles* the fifth, Emperour, the Bulwark and Moderator of Chriſtendom in his time, went very plain, ſeldom or never wearing any Gold or Silver, ſave his Order of the *Golden Fleece*, about his Neck. *Henry* the fourth, King of *France*, (worthily ſtyled the ninth worthy) many times in the heat of Summer, would onely go in a Suit of Buckram, cut upon white Canvas, or the like; ſo little they, (who had the Kernell of Wiſedom and Magnanimity) cared for the Shell of gaudy Apparel: and it is worthy the obſervation, how for the moſt part, the rareſt and moſt excellent men, in inward knowledge and multiplicity of Learning, have been moſt negligent and careleſs in their Apparell, and, as we ſay, Slovens; *Eraſmus* ſaith of Sir *Thomas Moore*, *Quod à puero ſemper in veſtitu fuit negligentiſſimus*, That from a Child he was ever moſt careleſſe, and ſlovenly in his Apparel. *Paracelſus* we read to have been the like; and, to parallel him, our late Maſter *Butler* of *Cambridge*, that learned and excellent Phyſician. There is much money to be ſaved in Apparel, in choice of the ſtuff, for laſting, and cheapneſs: and that you may not be deceived in the ſtuff or price, take the advice of ſome honeſt Tailor, your friend, as no queſtion but every where there are many. I will inſtance one; In *Cambridge* there dwelt, ſome twenty or thirty years ago, one *Godfrey Colton*, who was by his Trade a Tailor, but a merry companion with his Taber and Pipe, and for ſinging all manner of Northern ſongs before Nobles and Gentlemen, who much delighted in his company. Beſide, he was Lord of *Sturbridge* Fair, and all the miſorders there. On a time, an old Doctor of the Univerſity, brought unto him, five yards of pure fine Scarlet, to make him a Doctor of Divinities Gown: and withall, deſired him to ſave him the leaſt ſhred, to mend an hole, if a moth ſhould eat it: *Godfrey* having meaſured, and found that there was enough, laid it by: Nay, quoth the Doctor, let me ſee it cut out ere I go, for though you can play the knave abroad, I think you are honeſt at home and at your work. God forbid elſe, quoth *Godfrey*, and that you ſhall find by me; for give me but twenty ſhillings from you,

In Farrag. Epiſtolarum.

The greateſt Scholars have been the greateſt ſlovens, and they have taken it to be no diſcredit to them.

you, and I will ſave you forty in the making of your Gown: that I will, ſaid the Doctor, (who was miſerable enough) with all mine heart; with that he gave him two old *Harry* Angels out of his Velvet Pouch; which *Godfrey* having put into his pocket, the Doctor deſired him to tell him how he would ſave him forty ſhillings: marry will I (quoth *Godfrey*) in good faith, Sir, let ſome other Tailor in any caſe make it; for I take it in hand, I ſhall utterly ſpoil it, for I never in all my life, made any of this faſhion. I report this for the credit of honeſt Tailors, who will ever tell their friends the truth.

Of Recreations.

OF Recreations, ſome are more expenſive than others, as requiring more addreſſe and charge: as *T*iltings, Maſques, Playes, and the like; which are proper to Princes Courts: but *I* ſpeak of thoſe, which are proper to private men; for ſuch is our nature, that we cannot ſtand long bent, but we muſt have our relaxations, as well of mind as body; for of Recreations, ſome are proper to the mind and ſpeculation, as reading of delightful and pleaſant Books, the knowledge of the Mathematical, and other contemplative Sciences, which are the more pleaſing and excellent, by how much the pleaſure of the Mind excelleth that of the Body; others belong to the body, as walking riding upon pleaſure, ſhooting, hunting, hawking, bowling, ringing, *Paill Maill*, or *Pell Mell*, and the like, which are Recreations without doors: others there are within doors; as Cheſſe, *T*ables, Cards, Dice, *B*illiards, *Giocod'oco*, and the like: but the truth is, the moſt pleaſing of all is, Riding with a good horſe and a good companion, in the Spring or Summer ſeaſon, into the Country, when bloſſoms are on the trees, flowers in the fields, corn and fruit are ripe; in Autumn, what ſweet and goodly proſpects ſhall you have on both ſides of you upon the way, delicate green fields, low meadows, diverſity of Cryſtal ſtreams, Woody hills, Parks with Deer, Hedg-rows, Orchards, Fruit-trees, Churches, Villages, the houſes of Gentlemen, and Husbandmen, ſeveral habits and faces, variety of country labours and exerciſes: And if you happen (as often it falleth out) to converſe with country men of the

That Recreation, which is moſt pleaſant.

the place, you ſhall find them for the moſt part underſtanding enough to give you ſatisfaction, and ſometimes country maids and market wenches, will give as unhappy anſwers, as they be asked knaviſh and uncivil queſtions; others there be, who out of their ruſtical ſimplicity, will afford you matter of mirth, if you ſtay to talk with them. I remember, riding once by Horn-Caſtle, near to *Stikeſwold* in *Lincoln*-ſhire, in the heat of Summer, I met with a Swine-heard, keeping his Hogs upon a fallow field. My friend (quoth I) you keep here a company of unruly cattel: I, poor ſouls, they are indeed (quoth he). I believe, ſaid I, they have a language among themſelves, and can underſtand one another: I, as well as you and I. Were they ever taught? Alas, poor things, they know not one letter of the book, I teach them all they have: Why, what ſaith that great Hog with red ſpots (quoth I) that lies under another, in his grunting language; marry he bids him that ſleeps ſo heavy upon him to ly further off. But to our purpoſe; the moſt ordinary Recreations of the Country are Football, Skales, or Nine-pins, Shooting at Buts, Quaits, Bowling running at the Baſe, Stool-ball, Leaping, and the like; whereof ſome are too violent, and dangerous: the ſafeſt Recreations are within doors (but not in regard of coſt and expence) for thouſands ſometimes are loſt at Ordinaries, and Dicing houſes: yea, I have known goodly Lordſhips to have been loſt at a caſt; and for the ſport of one night, ſome have made themſelves beggars all their lives after.

Recreation is ſo called *à Recreando*, that is, (by a Metaphor) from creating a man anew; by putting life, ſpirit, and delight into him, after the powers of his mind and body have been decayed, and weakned, with over-much contemplation, ſtudy, and labour, and therefore to be uſed onely to that end. Some go for Recreations, which trouble and amuſe the mind, as much, or more than the hardeſt ſtudy: as Cheſs, which King *James* calleth therefore, *Over-Philoſophical a folly*: and indeed, ſuch Recreations are to be uſed, that leave no ſting of Repentance for ſin committed by them, or grief and ſorrow for loſſe of mony and time, many days after: I could inſtance many of that nature; but *I* will only give ſome general Rules to be obſerved in ſome of them. *In Baſilicon doron.*

If you have a mind to recreate yourſelf by play, never adven-

Excellent Rules for Recreation.

ture but a third part of that mony you have: let thoſe you play withal, be of your acquaintance, and not ſtrangers, if you may avoid it.

Never miſ time your ſelf, by ſitting long at play, as ſome will do, three or four dayes and nights together, and ſo make your ſelf unfit for any buſineſs in many dayes after.

Never play until you be conſtrained to borrow, or pawn any thing of your own; which becometh a baſe Groom better than a Gentleman.

Avoid quarrelling, blaſphemous ſwearing, and in a word never play for more than you are willing to loſe; that you may find your ſelf after your paſtime, not the worſe but the better, which is the end of all Recreations.

a *A proper jeering in begging of a Gentleman on the way, in Oxfordſhire, the Gentleman chid him, and told him, that a man of his youth and limbs, might be aſhamed to beg, whereupon the begger ſaid, He was troubled with a bad diſeaſe, of which he was aſhamed. The Gentleman giving him two pence, in riding forward, ſent his man back to know what his diſeaſe was; The begger refuſing to tell him, and being threatned to be cudgeled, he told the Servingman in plain Engliſh, that his diſeaſe was Idleneſs, by ſome called Sloth.*

There are ſome, I know, ſo baſe and penurious, who for fear of loſing a penny, will never play at any thing; yet rather than they ſhould want their Recreation, I would wiſh them to venture at Span-counter, and Duſt-point, with School-boys, upon their ordinary play-dayes, in a Market-place, or Church-porch.

Of ſuch honeſt courſes that men in want may take, to live and get Money.

IF a man hath fallen into poverty or diſtreſs, either by death of friends, ſome accident or other by Sea or Land, ſickneſſe, or the like; let him not deſpair; for, *Paupertas non eſt vitium*: and ſince the Common-wealth is like unto an humane body, conſiſting of many members ſo uſeful each to either, as one cannot ſubſiſt without the other; as a Prince his Councill and Statesmen are as the Head; the Arms are men of Arms; the Back, the Commonalty; Hands and Feet, are Country and Mechanique Trades, &c: So God hath ordained, that all men ſhould have need one of another, that none might live idlely or want employment; wherefore idleneſſe, as the bane of a Common-wealth, hath a curſe attending upon it, it ſhould be cloathed with rags, it ſhould beg its bread, &c. (a) I remember I have read in an Italian Hiſtory, of one ſo idle, that he was fain to have one help him to ſtir his chaps, when he ſhould eat his meat. Now if you would ask me, What courſe he ſhould take

take, or what he should do that wanteth money, let him first bethink himself, to what profession or trade of life he hath been formerly brought up; if to none, to what his Genius, or Natural disposition stands most affected unto: if he hath a mind to travel, he shall find entertainment in the *Netherlands*, who are the best pay-masters, except the Emperour of *Russia*, and the Venetians, (I mean, for the most means) in *Europe*. If you list not to follow the Wars, you may find entertainment among our new Plantations in *America*, as New *England*, *Virginia*, the *Barbada's*, Saint *Christophers*, and the rest; where, with a great deal of delight, you may have variety of honest employment, as Fishing with the Net or Hook, Planting, Gardening, and the like; which, beside your maintenance, you shall find it a great content to your conscience, to be in action, which God commands us all to be: if you have been ever in a Grammar-school, you may every where find Children to teach, so many, no doubt, as will keep you from starving, and it may be in a Gentlemans house; or if you get entertainment of any who followeth the Law, or practiseth Physick, you may with diligence and practise prove a Clerk to himself or some Justice of the Peace: by the other you may get the knowledge and nature of Herbs, and all Forraign Druggs from his Apothecary, and perhaps many good Receipts for Agues, Wounds, and the like; I have known many this way to have proved in a Country Town tolerable Physicians, and have grown rich. If being born a Gentleman, you scorn (as our Gentlemen do) to do any of these, you may get to be a Gentleman-Usher to some Lady or other: they are not a few that have thrived passing well this way; and in a word, rather than be in miserable and pittiless want, let a man undertake any vocation and labour, alwayes remembring that homely (but true) distich of old *Tusser's*.

The times in no Age were so hard as to-day Industry and Ingenuity a lively-hood: the Souldier may lively the exercise of his sword, as the Scholar by the exercise of his pen, and not pretend unto that which he understandeth not.

Think no labour slavery,
That brings in penny saverly.

And as a necessary Rule hereto coincident, let every man endeavour by a dutiful diligence to get a friend: and when he hath found him (neither are they so easily found in these days)

There is no torment to the want of money; it puts a man upon unlawful and forbidden actions; and like the ſtrappado, it often ſtretcheth him an inch beyond his length.

with all care to keep him, and to uſe him as one would do a Cryſtal or a Venice Glaſs, to take him up ſoftly and uſe him tenderly, or as you would a ſword of excellent temper and mettal, not to hack every gate, or cut every ſtaple and poſt therewith, but to keep him to defend you in your extreameſt danger. Falſe and ſeeming friends are infinite, and ſuch be our ordinary acquaintance, with the complement of, Glad to ſee you well, How have you done this long time, &c. And with theſe we meet every day. *In* a word, for a concluſion, let every one be careful to get and keep money, Know the worth of a Penny; *There is no companion like the penny: be a good Husband, and thou wilt ſoon get a penny to ſpend, a penny to lend, and a penny for thy friend*; and ſince we are born, we muſt live, *Vivions nous*, let us live as well, as merrily, as we can in theſe hardeſt times; and ſay every one of us, as Sir *Roger Williams*, that brave Souldier ſaid to Queen *Elizabeth*, when he wanted pay for himſelf and his Souldiers, *Madame*, *I* tell you true, we will be without money for no mans pleaſure.

FINIS.

The Contents of the Book.

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3. The ſenſible Decay of Trade, and Traffick. pag. 4.

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1. Exceſſe in Diet, Drinking, and Apparel. pag. 10.
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An

An Advertisement to the Reader.

MR. Peacham *many years since having finished this little Book of the* Worth of a Penny, *did read it unto me; and some eminent friends of his being then present, we were much pleased with his Conceits. The chief intent of printing of it, was, to present them to his friends. But some years after, Mr.* Peacham *dying, and the Book being so scarce, that most of the considerable Book-sellers in* London *had never heard of it, many Gentlemen of great worth, were very importunate with me to Print the Book anew: but after much search and inquiry, I found the Book without any Printers name, and without any true date; and having procured it to be licensed and entred, and corrected all the mistakes in it, I have in an orderly way, re-printed a small number of them, word for word, as it was in the Original; Onely a friend of his that knew him well in the* Low-Countreys, *and when he was Tutor to the Earl of* Arundel's *Children, hath added some few Notes in the Margent, and translated some Greek and Latine Sentences, which were omitted in the first Impression. To speak much of the worth of the Author is needless, who by his own Works hath left unto the World a worthy memorial of himself. His Book called,* The Compleat Gentleman, *being in the year,* 1661, *re-printed the third time, and divers other Books of his. And, Reader, know that there is no felicity in this life, nor comfort at our deaths, without a good Conscience, in a healthful Body, and a Competent Estate; and most remarkable is the saying of that eminent wise man,* Industry is Fortune's right hand, and Frugality her left. *Read this Book over, and if thou hast a penny it will teach thee how to keep it; if thou hast not a penny, it will teach thee how to get one: And so farewell.*

Reader, I reprinted this little Book about two years since, and the number printed presently selling in a few dayes all away, I intended suddenly to have printed it again, but the great Judgement of that fearful Plague, 1665. *hindred the printing of it; and being afterwards fitted for the Press, the late dreadful Fire burnt that Copy, with many thousands of other Books burnt with it: but now it is so well fitted and corrected, with some useful Additions, printed in a change of Letter, that, with your good Husbandry, it will so increase your store, that you may have a penny to spend, a penny to lend, and a penny for thy friend. The number of Books printed then was so much sold off within a few dayes in* London, *that there hath not been Books left for to serve the Country, not one for every Shire in* England, *that the Countrey at this day is altogether un-*